

1 IN THE SPECIFICATION

2 In accordance with 37 CFR 1.121, enclosed are both clean and
3 marked-up versions of amended pages 51-57 of the specification.

4 The following demonstrates the changes made to the original
5 specification:

6 At page 51, line 19, please change "FIGURE 2A" to --FIGURES
7 2A and 2B--.

8 At page 53, line 2, change "FIG. 221" to --FIG. 21--.

9 At page 53, line 6, change "2B" to --2C--.

10 At page 54, line 4, after "system" insert --234--.

11 At page 54, line 6, after "debtors" insert --235--.

12 At page 54, line 18, change "2C" to --2D--.

13 At page 54, line 20, change "2B" to --2C--.

14 At page 55, line 20, change "257" to --258--.

15 At page 56, line 9, change "2D" to --2E--.

16 At page 56, line 11, change "2C" to --2D--.

17 At page 56, line 18, change "why" to --what--.

18 At page 56, line 18, change "reciept" to --receipt--.

19 At page 57, line 3, after "method" please insert --275--.

20 At page 57, line 9, after "269" please insert --279--.